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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: David J. Wilson et al.

Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT SERVICE - UTILITY

Docket No.: 2043.034US1

Serial No.: 10/749,684

Filed: December 31, 2003

Due Date: N/A

Examiner: Unknown

Group Art Unit: Unknown

Mail Stop Amendment

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

- A return postcard.
- An Information Disclosure Statement (2 pgs.), Form 1449 (1 pg.), and copies of 1 cited document.
- Copy of International Search Report from Corresponding foreign Application No. PCT/US04/08683 (10 pgs.).

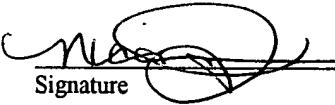
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SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.
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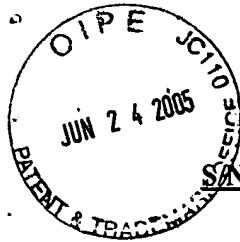
By: 
Atty: Andre L. Marais
Reg. No. 48,095

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 22 day of June, 2005.

Nicole J. Marais
Name


Signature

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.
(GENERAL)



S/N 10/749,684

PATENT

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Applicant: David J. Wilson et al. Examiner: Unknown
Serial No.: 10/749,684 Group Art Unit: Unknown
Filed: December 31, 2003 Docket: 2043.034US1
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INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In compliance with the duty imposed by 37 C.F.R. § 1.56, and in accordance with 37 C.F.R. §§ 1.97 *et. seq.*, the enclosed materials are brought to the attention of the Examiner for consideration in connection with the above-identified patent application. Applicants respectfully request that this Information Disclosure Statement be entered and the documents listed on the attached Form 1449 be considered by the Examiner and made of record. Pursuant to the provisions of MPEP 609, Applicants request that a copy of the 1449 form, initialed as being considered by the Examiner, be returned to the Applicants with the next official communication.

The attached documents were discovered as a result of a Search Report in Applicants' corresponding foreign patent application. Enclosed for the Examiner's information is a copy of the cited documents and the Search Report.

Pursuant to 37 C.F.R. §1.97(b), it is believed that no fee or statement is required with the Information Disclosure Statement. However, if an Office Action on the merits has been mailed, the Commissioner is hereby authorized to charge the required fees to Deposit Account No. 19-0743 in order to have this Information Disclosure Statement considered.

INFORMATION DISCLOSURE STATEMENT

Serial No :10/749,684

Filing Date: December 31, 2003

Title: METHOD AND ARCHITECTURE FOR FACILITATING PAYMENT TO E-COMMERCE MERCHANTS VIA A PAYMENT SERVICE
- UTILITY

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The Examiner is invited to contact the Applicants' Representative at the below-listed telephone number if there are any questions regarding this communication.

Pursuant to 37 C.F.R. 1.98(a)(2), Applicant believes that copies of cited U.S. Patents and Published Applications are no longer required to be provided to the Office. Notification of this change was provided in the United States Patent and Trademark Office OG Notices dated October 12, 2004. Thus, Applicant has not included copies of any US Patents or Published Applications cited with this submission. Should the Office require copies to be provided, Applicant respectfully requests that notice of such requirement be directed to Applicant's below-signed representative. Applicant acknowledges the requirement to submit copies of foreign patent documents and non-patent literature in accordance with 37 C.F.R. 1.98(a)(2).

Respectfully submitted,
DAVID J. WILSON ET AL.

By their Representatives,
SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.
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408-278-4042

Date 06/21/05

By 

Andre L. Marais
Reg. No. 48,095

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Nicole J. Jr.
Name


Signature



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(use as many sheets as necessary)

PTO/SB/08A(10-01)
Approved for use through 10/31/2002. OMB 651-0031
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Sheet 1 of 1

Attorney Docket No: 2043.034US1

US PATENT DOCUMENTS

| Examiner Initial * | USP Document Number | Publication Date | Name of Patentee or Applicant of cited Document | Filing Date If Appropriate |
|--------------------|---------------------|------------------|---|----------------------------|
| | US-5,931,917 | 08/03/1999 | Nguyen, T., et al. | 09/26/1996 |
| | US-6,058,373 | 05/02/2000 | Blinn, A., et al. | 10/16/1996 |
| | US-6,324,525 | 11/27/2001 | Kramer, G. A., et al. | 07/22/1998 |
| | US-6,535,880 | 03/18/2003 | Musgrove, T. A., et al. | 05/09/2000 |

OTHER DOCUMENTS -- NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|--------------------|----------------------|---|----------------|
| | | "International Search Report, Application No. PCT/US04/08683, date mailed May 04, 2005", 10 Pages | |

EXAMINER

DATE CONSIDERED

Substitute Disclosure Statement Form (PTO-1449)

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional) 2 Applicant is to place a check mark here if English language Translation is attached